



AETC News Clips

Air Force Times



News Clips are compiled for the AETC Commander and staff by AETC/PA. Copyright restrictions apply. **20 Sep 05**

September 19, 2005

Accomplice in murder-for-hire plot to face court-martial

By [Rod Hafemeister](#)

Times staff writer

SAN ANTONIO — Staff Sgt. Ramona Greiner, the paralegal accused of conspiring with an Air Force lawyer to have the lawyer's wife murdered, is scheduled to face a general court-martial starting Tuesday morning.

The maximum penalty she faces is up to life in prison. The lawyer, Capt. Barry Brown, pleaded guilty last week and was sentenced to 18 years in prison and dismissal from the Air Force.

Greiner is charged with conspiracy to commit premeditated murder, solicitation to commit murder, and dereliction of duty, alleging that she willfully failed to maintain a professional relationship with Brown.

Greiner and Brown were both assigned to the 37th Training Wing Staff Judge Advocate office at Lackland Air Force Base.

According to evidence in Brown's trial, they became involved in February and, by mid-March, were contemplating ways to remove Brown's wife, Irene, as an obstacle to their relationship.

Greiner asked a civilian friend to arrange the murder of Brown's wife, but he instead went to police and worked undercover with Air Force investigators, resulting in recorded phone conversations about the plot and a video of the meeting in which Brown made a down payment for the murder.

Air Force Times
Daily News Roundup
20 Sep 05 Edition



AETC News Clips

Columbus AFB, Miss.



News Clips are compiled for the AETC Commander and staff by AETC/PA. Copyright restrictions apply. **15 Sep 05**

Colonel assumes post at CAFB

Dispatch Staff Report

Columbus Air Force Base has a new second in command.

Col. Mark A. Baker has been named the new vice commander of the 14th Flying Training Wing.

"We have a great mission here at Columbus and you can see the excitement in the faces and hear it in the voice of the Blaze team members," Baker said.

The wing conducts specialized undergraduate pilot training with the wing's 209 aircraft fly more than 65,000 sorties and 92,000 hours annually in 34,000 square miles of airspace.



Baker

Baker is responsible for day-to-day operations of base support functions and mission activities of more than 3,100 people, an operations and maintenance budget of \$110 million and capital assets and equipment exceeding \$740 million.

In addition, the wing supports seven units and provides essential contingency mission support for Air Education and Training Command, the Joint Chiefs of Staff and the National Aeronautics and Space Administration.

Baker received his commission from the Air Force Academy in 1982. He has served as an instructor pilot, chief of weapons and tactics, flight commander, and squadron commander. He was the deputy group commander for the 314th Operations Group at Little Rock Air Force Base in Arkansas and has flown C-130s in support of Operation Desert Storm in Iraq, Operation Provide Promise in Bosnia-Herzegovina; Operation Restore Hope in Somalia; and Operation Uphold Democracy in Haiti.

The Commercial Dispatch

PAGE: 3A

ISSUE DATE: 15 Sep 05



AETC News Clips

Columbus AFB, Miss.



News Clips are compiled for the AETC Commander and staff by AETC/PA. Copyright restrictions apply. **20 Sep 05**

New CAFB planes less noisy

By Steve Rogers
srogers@cdispatch.com

Noise levels around Columbus Air Force Base should begin to decline by late next year as the base starts replacing noisy T-37 airplanes with quieter, more modern T-6s.

New flight patterns and other changes also should cut from 7,900 acres to about 5,400 acres — most to the north and east of the base — the area where noise reaches 85 decibels, the equivalent of a kitchen garbage disposal oper-

ating from three feet away, according to a new study by the U.S. Air Force.

However, the base's likely accident zones haven't changed since a similar 1998 study and county officials say they aren't likely to change an existing land-use plan that resulted in a 10-year court battle by some property owners near the base. Some of those land owners are considering another suit, claiming the plan is an illegal taking of their property because in some cases, it restricts what they can do with their land.

"This really is good news

for the community. Noise levels are being reduced at the same time that the base is expanding its mission," said District 2 Supervisor Tommy Southerland, who represents much of the area around the base. "But I don't see any reason to change the land-use plan at this point. It just means it'll be quieter for some folks."

Col. Steve Wilson, CAFB's commander outlined the findings of the study — called an air installation compatible use zone study — to elected officials and concerned citizens during two separate briefings Tuesday night.

"This is a good news story for the community," Wilson said, pointing to a series of maps and charts detailing the reduction in noise pollution that will occur as the base converts to the new planes starting next September.

As an example of the changes, noise levels at Oakdale subdivision, which currently is inside an area where planes and other base-generated noise reach 70 decibels at homes, will fall below 65 decibels, the level of a normal conversation at a distance

Please see **CAFB** on Page 10A



Steve Rogers/Dispatch Staff

Col. Steve Wilson, commander of Columbus Air Force Base, makes a point during a presentation of a new noise and land-use compatibility study Tuesday night as Gregg Mims, left, the city's chief operating officer, and District 3 Lowndes County Supervisor Mike Smith, right, listen.

The Commercial Dispatch
PAGE: 1A
ISSUE DATE: 15 Sep 05

The Commercial Dispatch
20 Sep 2005



AETC News Clips

Columbus AFB, Miss.



News Clips are compiled for the AETC Commander and staff by AETC/PA. Copyright restrictions apply. **20 Sep 05**



Steve Rogers/Dispatch Staff

Donald Randall, right, a resident of Highway 373 near Columbus Air Force Base, talks with District 2 Supervisor Tommy Southerland and Mike Smith, left, the civil engineering flight chief at CAFB, after a presentation Tuesday night of a new noise and land-use study for the base.

CAFB

Continued from page 1A

of three feet, in two years, according to the study.

"It's going to get quieter," Wilson promised, citing the major change from the T-37, "a 50-year-old plane that makes a lot of noise" to the T-6.

The first 10 T-6 planes are expected to arrive next September with four more arriving each month for several months. In addition to the quieter planes, pilots are flying fewer missions in T-1 planes near the base and CAFB's fleet of T-38 planes has been

switched to the quieter "C" model.

According to the study, the highest decibel levels fall almost all within the confines of the base.

The accident zones, which are more restrictive for land-use purposes, don't change from 1998 with the highest risk zones, where an estimated 25 percent of crashes would occur, falling near the end of the base's three runways. The next two most-likely crash areas extend beyond that off the base but as of now, few incompatible developments have occurred in those areas.

"We don't have an encroachment problem like

many bases and the county and the community work very closely with us on that," Wilson said.

Although several property owners attended the meeting, few asked questions.

If the county makes any land-use changes based on the study, they might come as part of a comprehensive land-use plan being considered for the entire county. That effort could get a boost from a joint land-use study the Air Force is considering funding for the area, said Mike Smith, CAFB's civil engineering flight chief who helped coordinate the noise and land-use compatibility study.



AETC News Clips

Little Rock AFB, Ark.



News Clips are compiled for the AETC Commander and staff by AETC/PA. Copyright restrictions apply. **20 Sep 05**

19 September 2005

EXCLUSIVE: UP IN FLAMES

Tons of British aid donated to help Hurricane Katrina victims to be BURNED by Americans
From Ryan Parry, US Correspondent in New York

HUNDREDS of tons of British food aid shipped to America for starving Hurricane Katrina survivors is to be burned.

US red tape is stopping it from reaching hungry evacuees.

Instead tons of the badly needed Nato ration packs, the same as those eaten by British troops in Iraq, has been condemned as unfit for human consumption.

And unless the bureaucratic mess is cleared up soon it could be sent for incineration.

One British aid worker last night called the move "sickening senselessness" and said furious colleagues were "spitting blood".

The food, which cost British taxpayers millions, is sitting idle in a huge warehouse after the Food and Drug Agency recalled it when it had already left to be distributed.

Scores of lorries headed back to a warehouse in Little Rock, Arkansas, to dump it at an FDA incineration plant.

The Ministry of Defense in London said last night that 400,000 operational ration packs had been shipped to the US.

But officials blamed the US Department of Agriculture, which impounded the shipment under regulations relating to the import and export of meat.

The aid worker, who would not be named, said: "This is the most appalling act of sickening senselessness while people starve.

"The FDA has recalled aid from Britain because it has been condemned as unfit for human consumption, despite the fact that these are Nato approved rations of exactly the same type fed to British soldiers in Iraq.

"Under Nato, American soldiers are also entitled to eat such rations, yet the starving of the American South will see them go up in smoke because of FDA red tape madness."The worker added: "There will be a cloud of smoke above Little Rock soon - of burned food, of anger and of shame that the world's richest nation couldn't organise a p**s up in a brewery and lets Americans starve while they arrogantly observe petty regulations.

"Everyone is revolted by the chaotic shambles the US is making of this crisis. Guys from Unicef are walking around spitting blood.

"This is utter madness. People have worked their socks off to get food into the region.

"It is perfectly good Nato approved food of the type British servicemen have. Yet the FDA are saying that because there is a meat content and it has come from Britain it must be destroyed.

Arkansas Democrat-Gazette

PAGE:

ISSUE DATE: 20 Sep 05



AETC News Clips

Little Rock AFB, Ark.



News Clips are compiled for the AETC Commander and staff by AETC/PA. Copyright restrictions apply. **20 Sep 05**

"If they are trying to argue there is a BSE reason then that is ludicrously out of date. There is more BSE in the States than there ever was in Britain and UK meat has been safe for years."

The Ministry of Defence said: "We understand there was a glitch and these packs have been impounded by the US Department of Agriculture under regulations relating to the import and export of meat."

"The situation is changing all the time and at our last meeting on Friday we were told progress was being made in relation to the release of these packs. The Americans certainly haven't indicated to us that there are any more problems and they haven't asked us to take them back."

Food from Spain and Italy is also being held because it fails to meet US standards and has been judged unfit for human consumption.

And Israeli relief agencies are furious that thousands of gallons of pear juice are to be destroyed because it has been judged unfit.

The FDA said: "We did inspect some MREs (meals ready to eat) on September 13. They are the only MREs we looked at. There were 70 huge pallets of vegetarian MREs."

"They were from a foreign nation. We inspected them and then released them for distribution."

Voice of the Mirror: Page 6

Arkansas Democrat-Gazette
PAGE:
ISSUE DATE: 20 Sep 05



AETC News Clips

Little Rock AFB, Ark.



News Clips are compiled for the AETC Commander and staff by AETC/PA. Copyright restrictions apply. **20 Sep 05**

British Katrina aid with beef held back

BY KATHERINE MARKS ARKANSAS DEMOCRAT-GAZETTE

At least some of the international aid pouring into Little Rock Air Force Base won't make its way to victims of Hurricane Katrina, officials said Monday.

Some of the prepackaged Meals, Ready to Eat donated by the United Kingdom contain meat products, said Steven Cohen, a spokesman for the U.S. Department of Agriculture's Food Safety and Inspection Service.

British beef is barred from entering the United States because mad-cow disease, a degenerative disease affecting the central nervous system, was discovered in Britain in the mid-1980s. The disease, also called bovine spongiform encephalopathy, is thought to cause variant Creutzfeldt-Jakob disease, a deadly brain-destroying illness, in humans.

Still, the restrictions have more to do with trade regulations than with safety, Cohen said.

"It's not necessarily a question of the food being unsafe," Cohen said. "The question is that the law prohibits certain foods from certain countries."

U.S. troops are permitted to eat the NATO ration packs sent by the British.

Cohen said there was no need to consider whether to allow food deemed safe for the troops to be delivered to hurricane victims because enough food is making its way to the victims. "The response from all nations including the UK has just been fabulous."

The prepackaged meals that won't be delivered to hurricane victims are in storage, Cohen said. He and other officials lacked details about where the food was being stored and how much of the overall shipments has been rejected. Cohen said that the meals account for a "very small amount of what's been donated."

Darla Jordan, a spokesman for the U.S. State Department, said that American officials are working with the countries that made donations to determine what to do with the donated items.

In all, some 400,000 Meals, Ready to Eat were donated by foreign countries, said Army Major Paul Swiergosz, a spokesman for the Defense Department.

He said that if the food is needed it will be easy to separate products since the meals are in divided pouches. For instance, some European countries include wine in the meals, which is removed before being given to U.S. troops.

He also said that not all of packages contain meat as a main dish.

Some pallets awaiting shipment on Monday contained vegetarian meals, said Air Force Lt. Jon Quinlan, a spokesman for the Little Rock Air Force Base in Jacksonville. The base has been the hub for all international aid, receiving shipments from Russia, China, Thailand, Egypt and others.

To date, the base has received 1,842 tons of goods from other countries, Quinlan said.

This story was published Tuesday, September 20, 2005

Arkansas Democrat-Gazette

PAGE:

ISSUE DATE: 20 Sep 05



AETC News Clips

Luke AFB, Ariz.



News Clips are compiled for the AETC Commander and staff by AETC/PA. Copyright restrictions apply. 20 Sep 05

The cash business

Arizonans pay big price at thriving payday-loan firms

Craig Harris, Ryan Konig and Matt Dempsey

The Arizona Republic

Sept. 18, 2005 12:00 AM

Payday-loan offices, which provide extremely expensive short-term loans to those who struggle to make it from paycheck to paycheck, have found a perfect place to do business: Arizona.

A meteoric rise in the number of these offices is generating concern among senior military officials, consumer advocates and elected officials. Critics in these groups accuse payday-loan firms of exploiting those who can least afford the high charges and taking millions of dollars out of the state economy.

Some elected officials want to restrict the expansion and strengthen consumer protection. A measure that would lower interest rates could surface in the Legislature next year and at least one county, Pima, and Tucson and South Tucson are exploring ways to restrict the industry's expansion.

With its low-wage economy, large number of cash-strapped working people and minimal regulation, Arizona offers the kind of environment in which these loan operations thrive.

In the past four years, the number of payday-loan offices in Arizona has nearly tripled to 610, and there are more of these offices across the state than McDonald's restaurants and Starbucks coffee shops combined. Arizona also has a higher number of payday-loan offices per capita than the national average.

An analysis conducted by *The Arizona Republic* found that most are in strip malls or renovated convenience stores where low- to middle-income people live and work.

A payday loan is a short-term cash advance that is given to a borrower who promises to repay the loan plus a fee after the next payday. They are easy to obtain: A borrower needs only a checking account and a steady job to qualify. Loans of up to \$500 are available instantly, usually for two weeks but at a steep price: the fees, or interest, on a two-week loan can be the equivalent of an annual interest rate as high as 460 percent.

If a borrower cannot repay the loan in two weeks, it can be extended with additional charges. Some companies encourage borrowers to pay off the interest before extending the loan. However, if nothing is paid, a second fee can be charged against the total of the loan and the first fee.

Borrowers who don't repay can be turned over to collection agencies or taken to court.

By allowing people who otherwise would have difficulty borrowing money to obtain cash easily and quickly, the national companies that own most payday-loan offices say they are providing a needed service at a fair price.

They say their loans allow people to deal with emergencies like a doctor's bill or broken-down

The Arizona Republic

PAGE:

DATE: 20 Sep 05



AETC News Clips

Luke AFB, Ariz.



News Clips are compiled for the AETC Commander and staff by AETC/PA. Copyright restrictions apply. 20 Sep 05

vehicle.

Eric Norrington, a vice president of ACE Cash Express, the company with the largest number of payday-loan offices in Arizona, 91, says the industry's success demonstrates the need for its product. "If you can give consumers what they need and when they need it in a form that works for them, you will have a successful business," he said.

But a leading critic of the industry in the Legislature, Rep. Marian McClure, R-Tucson, said the business is "not good for the state of Arizona or consumers."

"It is taking money directly out of merchants' hands. As far as doing anything beneficial like some other companies do, they do nothing. They just take," said McClure. "In my mind, the only difference between payday-loan centers and loan sharks is that payday lenders don't break your legs."

The Republic projects that Arizonans will pay these lenders a total of more than \$165 million in interest this year.

This projection is based on *The Republic's* analysis of data provided by the Consumer Credit Research Foundation, a non-profit organization funded by payday lenders, and the state Banking Department. *The Republic* calculates that an average payday-loan office in the United States collects at least \$270,000 in interest, or fees, annually.

The Republic also found:

- The overwhelming majority, 70 percent, of payday-loan offices in Maricopa County is congregated in low- to middle-income areas where the median household income is below \$45,000, the county average. Payday-loan offices in the county currently collect about \$99 million a year in interest, or fees.
- The biggest concentration of payday-loan offices in the state is located in three ZIP code areas in west Mesa, which also is home to numerous dollar stores and discount shopping centers.
- Arizona has some of the most favorable laws for payday lenders, which allow them to charge up to \$17.65 per each \$100 borrowed, extend the initial two-week loan up to three times, or a total of six additional weeks, and charge an additional fee each time. Only four other states allow three extensions.
- Other states have stricter limits and better monitoring tools. Florida and Oklahoma have databases to ensure borrowers do not exceed the states' limits on the size of loans. Kentucky and Nebraska cap fees at \$15 per \$100 borrowed. Twenty-two states do not allow extensions.

The Arizona Republic

PAGE:

DATE: 20 Sep 05



AETC News Clips

Luke AFB, Ariz.



News Clips are compiled for the AETC Commander and staff by AETC/PA. Copyright restrictions apply. 20 Sep 05

How it works

To qualify for a payday loan, a borrower must have a steady income and a checking account. The borrower writes a post-dated check, which includes the principal and fee, and exchanges it for cash. At the end of about two weeks, which usually comes after payday, the lender can cash the check or the borrower repays the debt with cash.

If the borrower is unable to repay the debt, that person can extend, or roll over, the loan, which would include a new fee, for another two weeks. If a person borrowed \$300 in Arizona, paid the maximum fees and extended the loan three times, he or she could pay nearly \$575 at the end of eight weeks.

"You don't have to have a lot of customers if you can get them to flip their loans over and over," said Jean Ann Fox, director of consumer protection for the Washington, D.C.-based Consumer Federation of America. "Once someone gets started on this, it's really hard to stop." A federal study released this year found that most customers take out six or more loans a year.

In Arizona, no customer can have outstanding more than one payday loan that exceeds \$500, excluding fees. But a lender has to rely only on the word of the borrower, according to state law.

Lynne Houston, a 31-year-old college student from Chandler, typifies many of the people who rely on payday-loan centers.

She said she borrows money from offices of Advance America, Cash Advance Centers Inc., up to five times a year because it's an easy way to borrow money. Spartanburg, S.C.-based Advance America is the largest chain in the country, with 2,408 offices. It is the third-largest chain in Arizona, with 53 offices.

"I don't like to borrow from friends," Houston said. "And with a bank, they don't lend small amounts of money for temporary loans."

Houston, who is studying psychology and has two part-time jobs, said if the local economy were better, she wouldn't use payday-loan centers. "If people were paid enough money, there would not be payday loans," she said. "If the money was out there for people to pay their own way without a hand or help, these businesses wouldn't be popping up at every corner."

National growth

Payday-loan offices began popping up in the early 1990s. By the middle of the decade, the industry was taking off.

In the past 10 years, the number of states allowing payday-loan offices has grown from six to 39 and the District of Columbia, according to the Consumer Credit Research Foundation. The number of offices across the United States has increased more than tenfold, according to major payday-loan companies. In states where payday loans are prohibited, borrowers can get a loan through the Internet or by phone.

The Arizona Republic

PAGE:

DATE: 20 Sep 05



AETC News Clips

Luke AFB, Ariz.



News Clips are compiled for the AETC Commander and staff by AETC/PA. Copyright restrictions apply. 20 Sep 05

Five of the 13 largest payday lenders now have publicly traded stock, and two had initial public offerings last year, according to the Federal Deposit Insurance Corp.'s Center for Financial Research.

Some of the nation's largest banks, including JPMorgan Chase & Co. and Wells Fargo & Co., provide credit to payday lenders.

"Payday lenders are legal businesses. So we provide them banking services just as we do other businesses," said Mary Jane Rogers, a Chase spokeswoman.

Only a few banks and credit unions offer consumer products similar to payday loans-and they are much less expensive. But most have stayed out of the market because of their perception that it is a high-cost, high-risk business.

However, Sheila Bair, a professor at the University of Massachusetts at Amherst, concluded in a recent study that these perceptions were "exaggerated" and banks could profitably offer competing products at a much lower price. The study was funded by the Annie E. Casey Foundation, a charitable organization dedicated to helping disadvantaged children and families.

Meanwhile, business has been good for payday lenders across the country.

The Consumer Credit Research Foundation estimated that in 2002, the most recent figures available, the gross volume of payday loans was \$45 billion, with roughly 180 million payday loans originating in the United States. Bill Brown, an economist and professor at Claremont McKenna College in California who has conducted research for the foundation, estimates that consumers paid \$6 billion to \$7 billion in annual fees.

The Consumer Federation of America estimates that 53 percent of Americans live paycheck to paycheck at least some of the time.

Expansion in Arizona

Arizona began licensing payday-loan offices in 2000, following intense lobbying by the industry.

Before that time, there were only four lenders, which were operating in Arizona through an affiliation with another financial institution or under an exemption.

"There was a legitimate need," said former state Sen. Ed Cirillo, who pushed through legislation in 2000 that permitted payday-loan offices. "The fact they have grown so much shows there is a need. If they were doing bad things, word would get around. . . . They wouldn't be growing. They would be shrinking."

In 2000, the state Banking Department approved 24 licenses. A company can operate several branches under one license. The following year, when the state began recording the number of

The Arizona Republic

PAGE:

DATE: 20 Sep 05



AETC News Clips

Luke AFB, Ariz.



News Clips are compiled for the AETC Commander and staff by AETC/PA. Copyright restrictions apply. 20 Sep 05

branches, 40 licenses were granted for 212 branches. Currently, there are 82 licensees and 610 branches.

Many of the offices are well-lit, clean places that have a clear bulletproof window that separates customers from tellers.

Around half of the lenders make additional money by offering check-cashing services. The typical charge for check cashing is 3 percent of the face value of a payroll check and 5 percent of the face value of a personal check, according to a trade association attorney. But some outlets charge nearly 10 percent of the face value of a personal check.

Nine of the top 10 payday lenders in Arizona are headquartered out of state. Some local entrepreneurs also operate smaller operations with a handful of offices in the state, including one owned by George Brimhall, chief executive of Castles N' Coasters, a popular amusement park. A spokesman for Brimhall said the entrepreneur moved into payday lending to diversify his business portfolio, which also includes real estate and natural foods.

Lee Miller, an attorney for the Arizona Community Financial Services Association, the payday-loan industry's trade association, believes the number of players in the state will shrink.

"Like Blockbuster's domination of video rentals, the payday industry is consolidating and a few companies will dominate the business, so that they can, among other things, pay the high rent asked by the owners of the high-traffic-count retail centers," Miller said.

Target customers

Industry executives say they target low- to middle-income wage earners who both need loans and eventually will repay them. Major payday lenders say loan losses are 5 percent or less of their total loan volume. That's fairly low, according to David Robertson, publisher of the *Nilson Report*, a California-based newsletter for the debit- and credit-card industry. By comparison, major card issuers wrote off 6.2 percent of credit-card debt in 2004.

The typical customers of payday lenders are educated, young and married, and more than half of borrowers have family incomes of \$25,000 to \$49,999, these industry officials say.

The Republic's analysis found that most payday-loan offices in metro Phoenix are on busy streets near neighborhoods with low-cost housing. Nonetheless, people in the industry insist that they do not target the poor.

"Why would we want to lend money to people who can't afford to pay you back?" said Jabo Covert, a vice president for Check Into Cash, a Cleveland, Tenn.-based company that has 48 payday-loan offices in Arizona.

"We're targeting the people who drive through those neighborhoods," Miller said. "It's all about convenience."

The Arizona Republic

PAGE:

DATE: 20 Sep 05



AETC News Clips

Luke AFB, Ariz.



News Clips are compiled for the AETC Commander and staff by AETC/PA. Copyright restrictions apply. 20 Sep 05

One segment that payday lenders do home in on is lower-level military personnel.

A recent study of 15,000 payday-loan offices in 20 states where there were 109 military bases concluded, "There is irrefutable geographic evidence demonstrating payday lenders are actively and aggressively targeting U.S. military personnel." Steven Graves of California State University-Northridge and Christopher Peterson of the University of Florida conducted the study.

Their steady but modest paychecks and the pressure exerted on them by their commanding officers to repay their debts make military personnel ideal clients.

"They make it easy. They don't check your credit, and they will just give it (cash) to you," said Afiya Jenkins, an airman at Luke Air Force Base in Glendale who has borrowed money from a payday lender.

A study by the Government Accountability Office published in April found there were 49 payday-loan businesses in neighborhoods adjacent to Luke.

"We view it as very bad," said Col. Robin Rand, commanding officer of the base. "The interest rates on these loans are obscene, to put it mildly. . . . One payday-loan store is one too many."

In June, the Defense Department launched a campaign to educate military personnel about the dangers of borrowing from payday lenders because the loans can trap borrowers into high payments.

Hispanics are another group that some companies in the industry are targeting.

Texas-based Ace Cash Express said in its 2004 annual report that Hispanics provide "significant growth potential for us" because they are the largest minority group in the United States.

The Republic found that a much higher proportion of the Valley's Hispanic population (nearly half) than its Anglo population (about one-fourth) live within a half-mile of payday-loan offices.

A ripe market

Arizona has plenty of people struggling to make ends meet. The median household income in Arizona is estimated at \$41,995, 6 percent below the national average, according to the Census Bureau. Meanwhile, personal bankruptcy filings in Arizona have risen 53 percent from about 20,000 in 2000 to about 31,000 in 2004, according to U.S. Bankruptcy Court figures.

Another sign of financial strain in the Arizona economy: Nearly half of the adults currently enrolled in the state-sponsored health-insurance program for the poor are employed; many of them work in jobs that either offer no medical benefits or benefits that are too expensive for employees to afford. The state insures more than 1 million Arizonans, one in five people in the state.

The Arizona Republic

PAGE:

DATE: 20 Sep 05



AETC News Clips

Luke AFB, Ariz.



News Clips are compiled for the AETC Commander and staff by AETC/PA. Copyright restrictions apply. 20 Sep 05

Arizona has a rate of 10.7 payday-loan stores per 100,000 residents, higher than the average of 10.2 per 100,000 for the states that allow lending.

The biggest concentration of offices in the state, 47, is in three ZIP codes in west Mesa, where the average median income is about \$41,000.

Joe Morgan, 49, lives on Pepper Place in the 85201 ZIP code area of west Mesa, which has the highest concentration of payday-loan offices in the state, and he is not happy they have moved into his neighborhood. He believes they contribute to the area's image of being a haven for low-rent hotels and discount stores.

"West Mesa got left behind a long time ago," said Morgan, a merchant seaman who has lived in the community his whole life. "My biggest concern has been Main Street and the city's inability to clean it up."

Tighter regulations?

Mesa Vice Mayor Claudia Walters, whose district covers west Mesa, shares Morgan's sentiments.

"There is no one who dislikes them more than I do," she said. "I have seen people use them who are not financially savvy and don't know what they are getting into. People can end up paying more than 300 percent interest (annually)."

Walters would like to see the city restrict the expansion of payday-loan offices, but she doesn't believe others at City Hall would give her much support.

Pima County, Tucson and South Tucson are considering zoning and licensing changes.

At least one Arizona city already has imposed restrictions: Peoria passed an ordinance five years ago that limits the number of payday-loan offices in a given neighborhood by prohibiting them from being within 1,000 feet of each other.

Other changes may be coming at the state level.

Richard C. Houseworth, state banking superintendent, believes his department needs more resources to monitor payday lenders. In addition, both Houseworth and Rep. McClure would like to see consumer-protection laws strengthened.

The Banking Department, which regulates payday-loan offices by granting licenses and responding to complaints, has one examiner to monitor the 610 payday-loan offices. For the fiscal year that ended June 30, the state examined about one-fourth of the 82 payday licensees.

"The department is concerned about the increase in the number of payday-lender licensees and the strain that such growth places on the department's resources to adequately examine and regulate these businesses," Houseworth said.

The Arizona Republic

PAGE:

DATE: 20 Sep 05



AETC News Clips

Luke AFB, Ariz.



News Clips are compiled for the AETC Commander and staff by AETC/PA. Copyright restrictions apply. 20 Sep 05

Consumer activists think the concerns about the state's consumer protections are warranted. "I have never been impressed with the Banking Department's role in regulating payday lenders," said Eddie Sissons, a former consumer activist who now works for the Attorney General's Office.

But Banking Department officials say one problem is the vague wording of the law governing loan limits.

State law allows payday lenders to charge a fee of 15 percent of a postdated check. That has been interpreted by the industry, and supported by a 2001 opinion from then-Attorney General Janet Napolitano's office, that the maximum charge can be \$17.65 per \$100 borrowed.

The reasoning: If a borrower wants \$100, a 15 percent deduction from a \$117.65 check would leave the borrower with that amount.

The rates charged by most other states range from \$15 to \$20 per \$100 lent.

McClure, of Tucson, a former bill collector, said she planned to introduce legislation to tighten regulation of the payday-loan business next year. She believes that a growing number of legislators would support a reduction in maximum fees and rollovers. Nonetheless, she anticipates an "uphill battle."

But she believes time is on her side: Legislation that created payday-loan offices in 2000 expires on July 1, 2010. So the Legislature will have to revisit the issue.

"We will have a rather comprehensive bill," she said.

"When payday lenders were allowed to come into the state, the Legislature put in a sunset provision. Unless the Legislature extends their right to operate as of 2010, they have to close their doors."

The Arizona Republic

PAGE:

DATE: 20 Sep 05



AETC News Clips

Sheppard AFB, Texas



News Clips are compiled for the AETC Commander and staff by AETC/PA. Copyright restrictions apply.

20-Sep 05

Evangel Temple opens arms, home to evacuees

By Jessica Langdon/Times Record News
September 17, 2005, Page 1A

Dozens of Hurricane Katrina evacuees are expected to pour into Wichita Falls during the next few days, including another wave of people heading to a new center specifically designed for them.

The first group of evacuees to be bused in arrived from Houston this week.

As almost 40 evacuees slowly and quietly made their way off two buses at Evangel Temple's Compassion Center just after midnight Friday, volunteers and members of the church cheered and waved bunches of balloons, welcoming the evacuees.

More were scheduled to come this weekend, Evangel Temple Pastor Kile Bateman said as the center recognized its first group.

A mother - flanked by two boys - held a baby on her hip. Men, women and children all weaved their way into the newly renovated building, which Evangel Temple had bought for \$1 million less than two weeks earlier.

Volunteers worked at a feverish pace readying the rooms - and the whole building - to make the former Tommy Haywood's Hope building on Southwest Parkway feel like home. Volunteers from Sheppard Air Force Base, as well as Mississippi's storm-damaged Keesler Air Force Base, were among the volunteers who worked for hours.

The evacuees settled onto donated chairs and couches in the large living area.

"We want to say you are loved," Bateman said. "We are so honored to have you here."

It had been a long day and a long trip for people who had made it through a long stretch of days in which they had to leave behind the lives they knew.

"This is an opportunity to start over, an opportunity to settle down," Larry Wright said. "So much has been moving so fast."

He came to Wichita Falls with his fiancée, her parents and her cousin.

The family headed to the rooftops for a few moments when the water rose in New Orleans, but help didn't come. Wright said getting in the water and swimming to safety looked like the best option. Their journey after that took them to Houston, then to Wichita Falls.

Wright said he'd get his thoughts together, "probably find some work, save some money, start all over."

As a night owl, he knew he'd be up for a while getting used to his new home.

Times Record News

PAGE: Internet

DATE: 20 Sep 05



AETC News Clips

Sheppard AFB, Texas



News Clips are compiled for the AETC Commander and staff by AETC/PA. Copyright restrictions apply.

20-Sep 05

A child nodded off in his mom's lap, but no one seemed ready for bed right away, even though it was well after midnight.

Volunteers brought in boxes of belongings the evacuees brought with them - there wasn't much to haul in.

A storage room was stocked with some necessities, but the need will continue.

"I'm still in shock," Robert Worley said, looking around his new bedroom.

"I can still smell the paint," he said. "I like that."

He didn't expect something so well renovated and said he'd love to help if more needed to be done - it's the type of work he's done all his life.

"It's great, beautiful place. I'm thrilled to be here."

Some people who signed up to come to the Compassion Center didn't show up when the buses, which left Wichita Falls early Friday morning for the George R. Brown Convention center, arrived.

But Worley said he was up before the sun.

"I wasn't missing that bus," he said.

One woman told children's pastor Lori Willis the bedroom at the Compassion Center was nicer than the house she left in Louisiana.

Friendly scarecrows smiled from the doors. The beds were made, covered with colorful blankets.

Sharon Berry held 10-month-old Daijunell - who'll turn 1 on Halloween - while 2-year-old D'Santi - whose birthday fell after Katrina hit - toddled along. Their family made up a large part of the group.

The entire group made themselves at home quickly. They dug into snacks. Kids clutched stuffed toys and a few raced through the halls.

Still, heavier thoughts of building futures and receiving assistance from the Federal Emergency Management Agency weighed on many minds.

FEMA volunteers in Wichita Falls will offer extended hours to assist the several hundred evacuees who have come to the area. They will be at the Nortex One Stop Shop in the Galaxy Center at 4309 Jacksboro Highway from 8 a.m. to 7 p.m. every day - including weekends - until they are no longer needed, Wichita Falls Public Information Officer Barry Levy said in a press release.

The FEMA hours do not apply to the other 17 organizations operating at the One Stop Shop center. Those organizations are available 9:30 a.m. to 3 p.m. Monday through Friday.

The Compassion Center is working with the city, county and state - plus several relief agencies, local churches, businesses and individuals - to fill the urgent need of long term housing for families.

Times Record News

PAGE: Internet

DATE: 20 Sep 05



AETC News Clips

Sheppard AFB, Texas



News Clips are compiled for the AETC Commander and staff by AETC/PA. Copyright restrictions apply.

20-Sep 05

Evangel Temple's Web site, www.evangeltemplechurch.com, provides information on urgent needs for the facility, as well as information on how to help.

For some evacuees, the new surroundings are far different from what they had known for the past weeks.

"First of all, you're going to have some walls," Bateman said. "You're going to have some privacy."

Times Record News
PAGE: Internet
DATE: 20 Sep 05



AETC News Clips

Sheppard AFB, Texas



News Clips are compiled for the AETC Commander and staff by AETC/PA. Copyright restrictions apply.

20-Sep 05

Are we prepared?

Officials say they are ready in the event of emergency

By Robert Morgan/Times Record News
September 18, 2005, Page 1A

As the impact of Hurricane Katrina is slowly realized along the Gulf Coast, some people all over the United States look to the state of preparedness in their own towns, cities and states.

People in charge of preparedness in Wichita Falls and Wichita County say they're ready.

Whether the threat is tornado, flooding, wild fires, hazardous material or terrorist attacks, city and county officials sing the praises of the All Hazards Emergency Management Plan, an "extensive and expansive" plan that contains plans for all possible disasters.

The Plan

"I don't think any other jurisdiction in the state is better prepared than we are," Lee Bourgoins, the Wichita County Emergency Management Coordinator, said.

The county's plan covers all of Wichita County - the cities of Burkburnett, Cashion, Electra, Iowa Park and Pleasant Valley. Only Wichita Falls is an exception because it has its own plan.

Bourgoins said both plans provide responses to every possible disaster.

Dave Goodrich, the city's emergency management coordinator, also hailed preparedness plans as "quite extensive."

They are modeled after the state's emergency management plan and then tailored specifically for Wichita Falls. The city's side of the plan is reviewed every year, Goodrich said, which surpasses the state's update requirement of every five years.

Bourgoins said the plans are developed by the Federal Emergency Management Agency and then flow to the state and then to the local governmental levels.

"It works like gears," he added.

This gear-like motion is an attempt to improve the communication confusion suffered by local, state and federal agencies during the Sept. 11, 2001, terrorist attacks. It is meant to improve communication among all the agencies during disaster response efforts.

The Threats

Goodrich said the No. 1 and No. 2 emergency events that could occur in Wichita Falls are a weather-related storm and a hazardous-material spill.

Times Record News
PAGE: Internet
DATE: 20 Sep 05



AETC News Clips

Sheppard AFB, Texas



News Clips are compiled for the AETC Commander and staff by AETC/PA. Copyright restrictions apply.

20-Sep 05

For weather disasters he specified a tornado and/or high winds as the city's largest possible risk. To prepare for severe weather, he said the city works "hand in glove" with Charlie Byars and the Skywarn storm spotters.

The next emergency scenario - a hazardous-material spill - is a possibility because of Wichita Falls' proximity to a major east/west transportation route - U.S. 82 - and the Burlington Northern Santa Fe Railway.

To combat a hazardous-material spill, the city has worked with Homeland Security to purchase equipment to protect against and detect contamination. Through federal cooperation, the city acquired equipment used to detect hazardous material in the water supply.

Scott Taylor, director of public works, said the city has developed an emergency response plan geared toward protecting the water supply. He couldn't discuss details for security reasons, but said the city could address disaster issues affecting the water supply.

Also available to help in a possible hazardous-material incident is the city's well-trained HAZMAT team, which Goodrich described as "the premier HAZMAT team" in an 11-county area.

"The city has spent a lot of time and money in dealing with these issues," Goodrich said.

For Wichita Falls' residents worried about terrorist threats, Goodrich called the chance of the city becoming an al-Qaida target "not likely."

"Do I believe (Osama) Bin Laden will direct his folks right at us?" he asked. "Probably not."

But a domestic terrorism episode similar to the Oklahoma City Bombing in 1995, Goodrich considers as a greater possibility.

The reason: Wichita Falls houses Sheppard Air Force Base - home to the NATO training program - there is also a regional hospital and the largest population in the region.

"We could be a target," he said.

Goodrich said the FBI and local police are aware of the potential threats.

Training Day

In addition to the city and county's emergency management plans, two other entities take part in preparedness exercises, which includes tabletop discussions and live-action drills.

The most recent tabletop exercise was in August, and Goodrich said a full-scale exercise is scheduled for Sept. 21.

For the tabletop exercises, County Judge Woody Gossom said officials take a disaster scenario and discuss relief efforts. Last month's scenario involved an outbreak of small pox.

"We do tabletop exercises to work through potential emergency scenarios," Mayor Lanham Lyne said.

Times Record News

PAGE: Internet

DATE: 20 Sep 05



AETC News Clips

Sheppard AFB, Texas



News Clips are compiled for the AETC Commander and staff by AETC/PA. Copyright restrictions apply.

20-Sep 05

Gossom said the full-scale exercise involves officials dispatching people to mock disasters.

"We've been doing our fair share of exercises and have a good staff," Gossom said.

About the training and preparations, Lyne says the city has "a good plan in place."

In a real emergency, hopefully everyone has been trained to react calmly, Lyne added.

"Confidence comes with training," he said. "Hopefully when a situation arrives, we'll react with our heads screwed on straight."

Six hours.

The Process

That's the estimated time it would take for the city to set up the Emergency Operations Center, Goodrich said.

"We'd like to have the emergency management center up and running within a few hours," Lyne said.

The EOC is set up at the city's new training center. It houses about 20 to 30 people from the executive, operational and logistical departments of Wichita Falls. Representatives from the school district, United Regional Health Care Systems and the American Red Cross are also on hand.

"Everybody in one direct location," Lyne said.

This building serves as ground zero for governmental functions during a major disaster, Goodrich said.

Goodrich emphasized that with or without the establishment of an EOC, the city's response is immediate.

If the EOC is assembled for a tornado, Goodrich said the center performs relief effort, directing the delivery of resources.

In the case of a hazardous-material spill, the EOC supports the HAZMAT team's incident commander. If they need ambulances, Goodrich said, the EOC finds and delivers them.

Bourgoin said the county had two EOC locations within the county. Following a disaster, the county would open its operations center and begin its response.

This response includes setting up a forward command post, contacting the state, assessing damages and contacting disaster-relief volunteers. Similar to the city, the county's center is also staffed with members of the Red Cross, the Salvation Army and representatives of law enforcement.

The operations center also serves to allocate relief resources like ambulances.

Bourgoin said before requesting relief from the state, the county must exhaust all local resources.

Times Record News

PAGE: Internet

DATE: 20 Sep 05



AETC News Clips

WHMC, Lackland AFB, Texas



News Clips are compiled for the AETC Commander and staff by AETC/PA. Copyright restrictions apply. **20 Sep 05**



U.S. Air Force nurses who honed their skills caring for soldiers injured in Iraq put those skills to the test as they helped evacuate Hurricane Katrina survivors from the Louis Armstrong New Orleans International Airport. PHOTO BY MIKE MILINAC

Military Nurses Called Into Action at Home

Seasoned by war, U.S. Air Force nurses help evacuate critically ill victims of Hurricane Katrina.

by Janet Boivin, RN

Air Force flight nurses, most of them seasoned from bringing combat-wounded service members out of Iraq, helped evacuate some of the sickest survivors of Hurricane Katrina who had sought shelter at the Louis Armstrong New Orleans International Airport.

Approximately 10,000 evacuees were flown by the Air Force from the New Orleans airport to San Antonio or to other states, where they were then taken to hospitals or shelters over Labor Day weekend. Of the 10,000 evacuees, approximately 2,000 had to be medically evacuated, according to Tech Sgt. Colleen Roundtree, a spokeswoman for the 433rd Airlift Wing based at Lackland Air Force Base in San Antonio.

"Iraq helped prepare us for this," says critical care air transport nurse Capt. Michael Dixon, RN, BSN, CCRN, with the 59th Medical Wing from the Air Force's Wilford Hall Medical Center in San Antonio.

But instead of young, healthy patients who had to be transported by air because of serious combat wounds sustained in Iraq and Afghanistan, many of the individuals evacuated from the New Orleans airport were elderly and infirm.

"It [the airport] looked and smelled like a very big nursing home," says Dixon.

In fact, many of the evacuees were nursing home patients who had been relocated to the airport for safety during or after the hurricane's onslaught.

Maj. Cheryl Knight, RN, with the 452nd Aeromedical Evacuation Squadron out of March Air Force Base in Colorado, says many of the elderly she helped transport required just basic care, such as bathing and nourishment.

Dixon, who is part of a specialized critical care team consisting of a nurse, physician, and respiratory therapist, cared for four critically ill patients en route from Louisiana. They included a young woman with a recent head injury who had been in a long-term care facility, a woman recovering from abdominal surgery who was complaining of severe abdominal pain, and a man with a cervical fracture who was quadriplegic - and septic.

Another critical care air transport team cared for patients requiring dialysis and a patient who had had a recent liver and kidney transplant and was intubated, says Dixon.

At the New Orleans airport, Air Force Capt. Tamra Weatherbee, RN, MSN, helped prepare patients for flight out of Louisiana. When she arrived at the airport Friday night of Labor Day weekend, she says, "It was just chaos."

Using skills honed in Balad, Iraq, Weatherbee helped organize the flow of patients from the airport into Air Force aircraft.

"Patients weren't being brought to us quickly enough," she says. "We're a CASF (contingency air staging facility), so we set it up just [as we had] in Balad."

Nurse Week magazine

PAGE: Internet

DATE: 20 Sep 05



AETC News Clips

WHMC, Lackland AFB, Texas



News Clips are compiled for the AETC Commander and staff by AETC/PA. Copyright restrictions apply. **20 Sep 05**

Capt. Rogelio Rodriguez Jr., with the Air National Guard's 142nd Aeromedical Evacuation Squadron, from New Castle, Del., says, for him, caring for Hurricane Katrina victims was different than flying the wounded out of Iraq and Afghanistan.

"We're dealing with people in our own backyard," says Rodriguez, who works in the postanesthesia care unit at St. Francis Hospital in Wilmington, Del. "It hits closer to home."

Nurse Week magazine

PAGE: Internet

DATE: 20 Sep 05